

Information to identify the case:

Debtor 1	<u>Steven W. Willis</u>	Social Security number or ITIN	xxx-xx-6171
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kathleen M. Willis</u>	Social Security number or ITIN	xxx-xx-6205
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-14240-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven W. Willis

Kathleen M. Willis

6/13/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Steven W. Willis
Kathleen M. Willis
Debtors

Case No. 17-14240-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 13, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	Steven W. Willis, Kathleen M. Willis, 123 Danton Ln, Mullica Hill, NJ 08062-4738
cr	ACAR Leasing, Ltd., PO Box 853853, Arlington, TX 76096
cr	+ American Financial Resources, Inc, Stern & Eisenberg, 1581 Main Street, Suite 200, Suite 200 Warrington, PA 18976-3403
cr	+ PROVIDENT FUNDING ASSOCIATES, L.P., Stern & Eisenberg, 1581 Main Street, Suite 200, Suite 200 Warrington, PA 18976-3403
518701143	+ ACAR Leasing LTD, John R. Morton, Jr, Morton & Craig, LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125
516681311	American Financial Resources Inc, 1235 N Dutton Ave Ste E, Santa Rosa, CA 95401-4666
516681318	DeLong Electric Co., Inc., Bruce W. DeLong, 324 Route 73, Voorhees, NJ 08043-9572
516681320	Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
516681327	+ Paparrone, 702 N White Horse Pike, Stratford, NJ 08084-1194
516681330	State Of New Jersey Division Of Taxatio, PO Box 250, Trenton, NJ 08646-0250
516818255	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 13 2022 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 13 2022 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Jun 14 2022 00:43:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/Text: courts@southjerseyfcu.com	Jun 13 2022 20:43:00	South Jersey Federal Credit Union, 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530
516698620	+ EDI: PHINAMERI.COM	Jun 14 2022 00:43:00	ACAR Leasing Ltd, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
516681310	EDI: GMACFS.COM	Jun 14 2022 00:43:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
516681312	EDI: TSYS2	Jun 14 2022 00:43:00	Barclay Card, PO Box 13337, Philadelphia, PA 19101-3337
516681313	+ EDI: TSYS2	Jun 14 2022 00:43:00	Barclays Bank Delaware, 125 S. West Street, Wilmington, DE 19801-5014
516681314	EDI: CITICORP.COM	Jun 14 2022 00:43:00	Best Buy- CBNA, PO Box 6204, Sioux Falls, SD 57117-6204
516681315	+ EDI: CAPITALONE.COM	Jun 14 2022 00:43:00	Capital One, POB 30253, Salt Lake City, UT 84130-0253
516681316	EDI: CAPITALONE.COM	Jun 14 2022 00:43:00	Capital One Bank USA NA, PO Box 30281, Salt

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			Lake City, UT 84130-0281
516681317	EDI: CAPITALONE.COM	Jun 14 2022 00:43:00	Capital One/Yamaha, PO Box 30253, Salt Lake City, UT 84130-0253
516906078	+ Email/Text: bankruptcy@cavps.com	Jun 13 2022 20:43:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516894259	+ EDI: BASSASSOC.COM	Jun 14 2022 00:43:00	Cavalry Spv I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
516681319	+ EDI: WFNNB.COM	Jun 14 2022 00:43:00	Fashion Bug-Spirit of America, 1103 Allen Dr., Milford, OH 45150-8763
516681320	^ MEBN	Jun 13 2022 20:42:11	Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
516681321	EDI: PHINAMERI.COM	Jun 14 2022 00:43:00	GM Financial, PO Box 1181145, Arlington, TX 76096
516681322	EDI: PHINAMERI.COM	Jun 14 2022 00:43:00	GMFinancial, PO Box 1181145, Arlington, TX 76096
516681323	EDI: IRS.COM	Jun 14 2022 00:43:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
516915015	Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2022 20:47:02	LVNV Funding, LLC its successors and assigns as, assignee of LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517230973	Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2022 20:47:20	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
516681324	+ Email/Text: bk@lendingclub.com	Jun 13 2022 20:43:00	Lending Club Corp, 71 Stevenson St, Ste 300, San Francisco, CA 94105-2985
516681325	Email/Text: ClaimsHelp@Mohela.com	Jun 13 2022 20:43:00	Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
516826302	Email/Text: ClaimsHelp@Mohela.com	Jun 13 2022 20:43:00	US Dept of Education, MOHELA, 633 Spirit Dr., Chesterfield, MO 63005
519337370	Email/Text: nsm_bk_notices@mrcooper.com	Jun 13 2022 20:43:00	Nationstar Mortgage LLC, PO BOX 619096, Dallas, Texas 75261-9741
519337371	Email/Text: nsm_bk_notices@mrcooper.com	Jun 13 2022 20:43:00	Nationstar Mortgage LLC, PO BOX 619096, Dallas, Texas 75261-9741, Nationstar Mortgage LLC, PO BOX 619096, Dallas, Texas 75261-9741
516681326	EDI: NFCU.COM	Jun 14 2022 00:43:00	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
516921289	EDI: PRA.COM	Jun 14 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516918474	EDI: PRA.COM	Jun 14 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
516921271	EDI: PRA.COM	Jun 14 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516681331	EDI: RMSC.COM	Jun 14 2022 00:43:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
516681332	EDI: RMSC.COM	Jun 14 2022 00:43:00	SYNCB/JC Penney, POB 965007, Orlando, FL 32896-5007
516681333	EDI: RMSC.COM	Jun 14 2022 00:43:00	SYNCB/Oreck, PO Box 965036, Orlando, FL 32896-5036
516681334	EDI: RMSC.COM	Jun 14 2022 00:43:00	SYNCHRONY Bank/HH Gregg, PO Box 960061, Orlando, FL 32896-0061
516681328	EDI: CITICORP.COM		

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		Jun 14 2022 00:43:00	Sears/CBNA, POB 6282, Sioux Falls, SD 57117-6282
516681329	+ Email/Text: courts@southjerseyfcu.com	Jun 13 2022 20:43:00	South Jersey FCU, POB 5530, Deptford, NJ 08096-0530
516683087	+ EDI: RMSC.COM	Jun 14 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516681335	EDI: AISTMBL.COM	Jun 14 2022 00:43:00	T-Mobile Customer Relations, POB 37380, Albuquerque, NM 87176-7380
516681336	Email/Text: Incoming.bkmail@usbank.com	Jun 13 2022 20:43:00	US Bank, PO Box 3447, Oshkosh, WI 54903-3447
516681337	EDI: WFFC.COM	Jun 14 2022 00:43:00	Wells Fargo, 4143 121st St, Urbandale, IA 50323-2310
516681338	EDI: WFFC.COM	Jun 14 2022 00:43:00	Wells Fargo Bank NA, POB 5169, Sioux Falls, SD 57117-5169
516879678	EDI: WFFC.COM	Jun 14 2022 00:43:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
TOTAL: 42			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2022 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor WEI Mortgage LLC NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor LoanCare LLC as servicer for WEI Mortgage, LLC NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeanie D. Wiesner	on behalf of Joint Debtor Kathleen M. Willis jeanie@sadeklaw.com

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Jeanie D. Wiesner

on behalf of Debtor Steven W. Willis jeanied@adeklaw.com

John F Newman

on behalf of Creditor South Jersey Federal Credit Union courts@southjerseyfcu.com

John M. Kolesnik

on behalf of Creditor WEI Mortgage LLC nj.bkecf@fedphe.com

John R. Morton, Jr.

on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mortoncraigeef@gmail.com

Marisa Myers Cohen

on behalf of Creditor American Financial Resources Inc nj-ecfmail@mwc-law.com, jhillier@mwc-law.com

Marisa Myers Cohen

on behalf of Creditor WEI Mortgage LLC nj-ecfmail@mwc-law.com, jhillier@mwc-law.com

Melissa S DiCerro

on behalf of Creditor LoanCare LLC as servicer for WEI Mortgage, LLC nj-ecfmail@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com

Raymond Shockley, Jr

on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

Steven P. Kelly

on behalf of Creditor PROVIDENT FUNDING ASSOCIATES L.P. skelly@sterneisenberg.com, bkecf@sterneisenberg.com

Steven P. Kelly

on behalf of Creditor American Financial Resources Inc skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17